

Retirement INCOME

through December 31, 1970, were credited.

- | | | |
|---|--------------------|---|
| <p>Estimated retirement benefits are based on:</p> <ul style="list-style-type: none"> • The assumption that you current age will stay the same until retirement. • Retirement payments are paid lifetime only if you elect a survivor option, benefits continuation (choose to keep your retirement account at other ages) are available upon request from your personal Office. | <p>Plus</p> | <p>If you defer from FSA (except at employer option) between ages 55 and 65 when you age 65 and credited service total less than 05:</p> <ul style="list-style-type: none"> • You may claim your Savings-Shield Retirement Dividend. |
| <p>Through December 31, 1995, your credited service is 1 years and 9 months.</p> <p>Your contributions are:</p> <ul style="list-style-type: none"> • Pre-tax: \$747..... • FSA: \$717 to 10-170..... • After-Tax: \$173..... <p>If you work for GIA until age 65 in 2020
your estimated monthly retirement income would be:</p> <p>GIA has Retirement Program</p> <ul style="list-style-type: none"> —Participatory benefits..... —Contribution benefits..... —Kien Social Security —Yourself..... | <p>2315</p> | <p>\$630</p> |
| | | |

\$424 PER MONTH IF YOU CONTRIBUTE
FROM SEPTEMBER 15 TO APRIL 15.

Savitar-Stock Purchase Program

Total Value of your Account Dec. 31, 1979	
U.S. Savings Bonds at market	\$1,133.10
Savings Bonds held 10 years	\$1,133.10
Savings Bonds held 5 years	\$1,133.10
Savings Bonds held less than 5 years	\$1,133.10
Certificates of Deposit	\$1,133.10
Certificates of Deposit held 10 years	\$1,133.10
Certificates of Deposit held 5 years	\$1,133.10
Certificates of Deposit held less than 5 years	\$1,133.10
Commercial Paper	\$1,133.10
Corporate Bonds	\$1,133.10
Corporate Bonds held 10 years	\$1,133.10
Corporate Bonds held 5 years	\$1,133.10
Corporate Bonds held less than 5 years	\$1,133.10
Municipal Bonds	\$1,133.10
Municipal Bonds held 10 years	\$1,133.10
Municipal Bonds held 5 years	\$1,133.10
Municipal Bonds held less than 5 years	\$1,133.10
Bank Deposits	\$1,133.10
Bank Deposits held 10 years	\$1,133.10
Bank Deposits held 5 years	\$1,133.10
Bank Deposits held less than 5 years	\$1,133.10
Other Investments	\$1,133.10
Other Investments held 10 years	\$1,133.10
Other Investments held 5 years	\$1,133.10
Other Investments held less than 5 years	\$1,133.10
Total Investments	\$1,133.10

REASONS	48-127	31-782	\$2,155
48-127 48-127 48-127 48-127 48-127	48-127	31-782	\$2,155
48-127 48-127 48-127 48-127 48-127	48-127	31-782	\$2,155
48-127 48-127 48-127 48-127 48-127	48-127	31-782	\$2,155
48-127 48-127 48-127 48-127 48-127	48-127	31-782	\$2,155

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit package.

Employee Stock Ownership PLAN

The statement below shows your account status as of December 31, 1979. It includes shares of GM currency stock purchased with 1978 voluntary contributions you made, and with matching contributions made by GM during 1978 or plan year 1979.

- Estimated repayment benefits are best on savings with retirement.
 - Retirement payments for pensioning early will reflect a service tax, benefits would be reduced.
 - Effects of tax efficient savings at other ages are difficult to predict.

PLATE 5

* You may earn our Savings Strike Patches Envelope ages 25 and 50 when you sign up for credit card service total less than \$25.

- A portion of your life insurance and Personal Accident Insurance may be continued for your lifetime. Atticlife Optional Life Insurance may be

Additional Annals

The combined G/H Benefit rates add significantly to the total pay you receive for the work you do. On an annual basis:

YOUR SALARY	G/H RATE OF LIVING ALLOWANCE	TOTAL PAY
\$15,000	\$1,653	\$16,653

ASK FOR YOUR BROCHURE

BENEFITS INSTITUTING \$1,155	\$6,395	Shorten Plan
FOR SOCIAL SECURITY.....		Process documents
TOTAL.....	\$25,381	

\$2,127 WILL BE PAID TO YOU FOR 2.0 WEEKS OF VACATION, 14 HOLIDAYS AND A SUPPLEMENTAL TIME OFF (\$200) PAYMENT. THIS MONEY WILL TAKE UP TO 60 DAYS TO RECEIVE. YOU WILL RECEIVE PAYMENTS IN EQUAL MONTHLY PAYMENTS.

卷之三

18-9528
15-5956
5-3572

This personal statement has been prepared by you for the purpose of a deposition or interrogatory on December 31, 1979. Every statement made herein is made under oath.

Eligibility for benefits and the actual amount of payment under all of GAI's plans that make up your Benefit

Through December 31, 1979, your credited service is 15 YEARS AND 11 MONTHS. Your contributions are:

Prior to 7-1-77	\$852.62
7-1-77 to 10-1-79	\$839.21
After 10-1-79	\$94.32

If you work for GM until age 65 in 2010

your estimated monthly retirement income would be:

From the Retirement Program

— Noncontributory benefits	\$891
— Contributory benefits	\$1,378*
From Social Security	
— Yourself	\$638
— Dependent spouse at age 65	\$319
Total Monthly	\$3,226

* ASSUMES CONTINUED CONTRIBUTIONS TO AGE 65 AND NO WITHDRAWALS.

Estimated retirement benefits are based on:

- The assumption that your current pay will stay the same until retirement.
- Retirement payments for your lifetime only (if you elect a survivor option, benefits would be reduced).

Estimates of your retirement income at other ages are available upon request from your Personnel Office.

Plus

If you retire from GM (except at employee option between ages 55 and 60 when your age and credited service total less than 85):

- You may take your Savings-Stock Purchase Program account in a lump sum, or convert part of your account to a lifetime annuity.
- Your health care coverage will be continued for your lifetime.
- A portion of your life insurance and Personal Accident Insurance may be continued for your lifetime. Reduced Optional Life Insurance may be continued until age 70.

Savings-Stock Purchase PROGRAM

Total Value of your Account Dec. 31, 1979

U.S. Savings Bonds (at cost)	
Diversified U.S. Securities @ \$179.62	\$1,410
GM Common Stock @ \$50.25	\$8,457
Income Fund	\$3,096
Equity Index Fund @ \$133.10	
Cash	
Total	\$12,964

The statement below shows your account status after the class distribution for 1976, if any. Shares of GM stock purchased with GM's contributions and with dividends during 1977, 1978 and 1979 are subject to being "earned out" in accordance with the terms of the Program.

ANNUAL STATEMENT OF ACCOUNT

	Classes Earned Out		Classes Not Earned Out		TOTALS
	Through 1976	1977	1978	1979	
Your Savings		\$2,485	740	\$2,969	\$8,189
1. U.S. Savings Bonds					
2. Diversified U.S. Securities		7.8547			7.8547
3. GM Common Stock		18.0298	12.3468	25.9816	66.6182
Purchased with Your Savings					
4. Income Fund		37.55012	31.54607		\$3,096.19
5. Equity Index Fund					
Cash Balance Plus Interest					
GM Common Stock	21.6360	27.1280	31.1779	79.9419	
GM Common Stock	11.2626	7.8890	2.5982	21.7498	
Purchased with all Dividends					



Disability INCOME

Monthly Payments

If you become disabled you may be eligible to receive salary continuation and/or disability benefits of \$2,617 PER MONTH FOR 26 WEEKS AND \$1,929 PER MONTH FOR THE NEXT 27 WEEKS.

If you remain disabled, you may be eligible for continuing disability benefits from several sources, totaling \$1,646 per month to age 65. Thereafter, you may be eligible for continuing Social Security benefits of \$578 per month plus GM retirement benefits of \$465 per month payable for life.

In addition, if you have a dependent spouse and one or more children, they could receive up to \$434 per month from Social Security.

*Retirement benefits are projected only for employees with ten or more years of credited service.

Plus

Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled:

- For employees with less than 10 years of credited service when first disabled, payout of basic life insurance in monthly installments following expiration of extended disability benefits.
- Monthly installments of Personal Accident Insurance.
- Entire account balance under GM Savings Stock Purchase Program, including GM's contributions.

PLUS

ENTIRE EMPLOYEE STOCK OWNERSHIP ACCOUNT BALANCE



Survivor BENEFITS

In the event of your death while employed by GM, the following payments will be made to your beneficiary:

Monthly Payments*

From the *Insurance Program*:

\$300 to an eligible survivor, for up to 24 months (\$175 if certain Social Security benefits are payable). Thereafter, if you had a spouse who, upon your death, was 1) at least age 45, or 2) whose age, when added to your years of service totaled 55 or more, \$300 a month would be paid until the earlier of age 62, remarriage or entitlement to unreduced Social Security because of your death.

From the *Retirement Program*:

A noncontributory benefit of NOT ELIGIBLE for your spouse's lifetime when Insurance Program survivor benefits are not payable or are waived. (B) Contributory benefits of \$93 PER MONTH would begin immediately for your spouse's lifetime in lieu of return of contributions.

From *Social Security*:

Social Security could pay a surviving spouse and children as much as \$1,012 PER MONTH.

*Assumes you have been married at least one year and your spouse is the same age as you.

Optional Dependent Insurance:

\$25,000 Life Insurance—spouse

\$5,000 Life Insurance—each child

ENROLLED Personal Accident Insurance

Lump-sum payments

\$61,300	Basic Life Insurance
\$154,400	Optional Life Insurance
\$12,764	Savings-Stock Purchase account
SEE (B)	Retirement Program contributions
\$255	Social Security death payment
\$976	EMPLOYEE STOCK OWNERSHIP ACCOUNT
\$230,395	Total
	Plus, If death is accidental, one or more of these additional payments:
\$30,900	Extra Accident Insurance
\$30,900	Extra Accident Insurance (while on company business)
\$10,300	Personal Accident Insurance

Plus

GM will pay for health care coverages for your spouse and eligible children if you die while actively employed provided you:

- 1) Elected the Retirement Program contributory surviving spouse option and had 10 years of credited service; or
- 2) Were eligible to retire voluntarily (except between ages 55 and 60 when your age and credited service total less than 85).



Employee Stock Ownership PLAN


Employee Stock Ownership PLAN

The statement below shows your account status as of December 31, 1979. It includes shares of GM common stock purchased with any voluntary contributions you made, and with matching contributions made by GM, during 1979 for Plan Year 1978.

ANNUAL STATEMENT OF ACCOUNT

Plan Year	Shares Purchased With				
	GM Automatic Contribution	Your Contribution	GM Matching Contribution	All Dividends	Total Shares
1975-1977	5.1480	1.9538	1.7024	1.6379	10.4221
1978	3.3924	2.9050	2.5298	.1743	9.0015
Total	8.5404	4.8388	4.2322	1.8122	19.4236

*Although the amount contributed by GM to match your voluntary contribution, if any, is the same, the number of shares allocated to your account may be different because the shares are purchased at different times at different market costs. For Plan Year 1978, you and GM each contributed \$150.49. Based on the December 31, 1979 GM common stock price of \$50.25 the market value of your account was \$976.03.


Adding it All Up...

The combined GM Benefit Plans add significantly to the total pay you receive for the work you do. On an annualized basis,

YOUR SALARY IS.....	\$30,861
COST OF LIVING ALLOWANCE...	\$541
COST TO GM FOR YOUR BENEFITS INCLUDING \$1,588	
FOR SOCIAL SECURITY.....	\$11,738
TOTAL.....	\$43,140*

* \$5,073 WILL BE PAID TO YOU FOR 4.0 WEEKS OF VACATION, 14 HOLIDAYS AND 8 SUPPLEMENTAL TIME OFF (STO) DAYS. YOU MAY TAKE UP TO 4 STO DAYS AS TIME OFF. YOU WILL RECEIVE PAY FOR THE REMAINING STO DAYS.

GM's cost for your benefits is even higher than indicated, because you enjoy many other benefits that have not been detailed in this statement. These include:

- Salary continuation payments
- Unemployment and Workers Compensation
- Tuition Refund Plan
- GM layoff or separation allowance benefits
- Suggestion Plan
- Product discounts

When you add it all up, it is an impressive package — a package with a value to you that goes well beyond its cost.

This personal summary has been prepared for you based on information as of December 31, 1979. Every effort has been made to give you figures that are accurate and up to date. Should you find what you believe to be an error, please bring it to the attention of your Personnel Office.

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit program must be determined under the legal documents

that apply to each plan. Estimated retirement benefit levels are subject to receipt of acceptable governmental rulings related to recent program modifications.

General Motors does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown above.

1981
PERSONAL BENEFIT SUMMARY
 YOUR SHARE OF THE GM BENEFIT PROGRAM



- on your personal data as of December 31, 1980

FEBRUARY 24, 1981

GM Corporation has been going through a very difficult period. Nevertheless, we as GM salaried employees continue to have benefit plans designed which are among the finest in American industry. This annual summary serves to remind each of us of a personal sense of the high level of protection and security that these benefit plans provide for us and our families.

Please take time to review your summary carefully. Also, take special note of the cost to General Motors of providing your benefits. It is a substantial amount and a significant part of your total compensation. But it is not just a cost to GM. It is also an investment—an investment in you—the returns on which are the contributions you are making to help move the productive challenges we face as a Corporation.

Robert B. Smith
 Chairman

Health Care BENEFITS

Basic Coverages

100% of semiprivate room, board, and other hospital charges for up to 365 days, or 730 days in an approved nursing facility.

100% of covered doctors' charges for surgery, obstetrics, anesthesia, hospital visits, and consultations.

100% of the charge in excess of \$3 for each covered prescription plus charges for outpatient hospital emergency care, lab, x-ray and certain other services.

Hearing aid benefits after one year of service.

Dental Care Coverage

After one year of service, while you are actively at work, the plan pays:

100% of fees for examinations and cleaning, 80% for fillings, x-rays, and extractions, and 60% for bridge-work, dentures, and teeth straightening. The maximum dental benefits are \$1000 per person per year, with a lifetime maximum of \$5000 per eligible person for teeth straightening.

Vision Care Coverage

After one year of service, benefits are provided for examination, lenses and certain frames. Total equipment for each covered individual during any 12 consecutive months generally will not exceed \$12.50 for covered services and materials.

Major Medical Coverage

For expenses not paid by your basic coverages

80% of actual medical expenses which exceed the annual deductible amount of \$50 for you or an eligible family member, or \$100 for all eligible family members. Your total out-of-pocket cost (not other than deductible) per year would not be more than \$550 per year for each individual, unless the \$50,000 maximum reimbursement amount per year for each individual is exceeded. There is no maximum on lifetime benefits.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ENROLLED FOR BASIC, DENTAL, VISION AND MAJOR MEDICAL COVERAGES.

Retirement INCOME

Through December 31, 1980, you credited

benefits 7 YEARS AND 5 MONTHS.

Your contributions are:

From 7-1-77... \$244.44
 7-1-77 to 10-1-79... \$586.80
 after 10-1-79... \$345.49

If you work for GM until age 60 in 2013,

your estimated monthly retirement income would be:

From the Retirement Program:
 - Noncontributor benefits... \$976.6
 - Contributory benefits... \$41,039*
 From Social Security:
 - Yourself... \$703
 - Eligible spouse at age 65... \$332
Total Monthly... \$2,480

* ASSUMES CONTINUED CONTRIBUTIONS TO AGE 65 AND NO WITHDRAWALS.

Estimated retirement benefits are based on:

- The assumption that your current pay will stay the same until retirement.
- Retirement payments for your lifetime only if you elect a survivor option; benefits would be reduced.

Estimates of your retirement income at other ages are available upon request from your Personnel Office.

Plus

- If you retire from GM (except at employee option) between ages 65 and 69 when your age and credited service total less than 65:
- You may take your Savings-Stock Purchase Program account in a lump sum or convert part of your account to a lifetime annuity.
 - Your health care coverage will be continued for your lifetime.
 - A portion of your life insurance and Personal Accident Insurance may be continued for your lifetime. Reduced Optional Life Insurance may be continued until age 70.

Savings-Stock Purchase PROGRAM

Total Value of your Account Dec. 31, 1980

US Savings Bonds (at cost):

Drawn at U.S.

Securities @ \$109.04... \$1,498

GM Common Stock @ 145.25... 44,660

Incentive Fund... 8,563

Early Retirement Fund @ 117.44... 1,444

Cash... 1,000

Total... \$6,833

ANNUAL STATEMENT OF ACCOUNT

Current Ending Oct.		Value	Value	Total
1. US Savings Bonds		\$3,199	\$1,477	\$3,626
2. Common Stock	1	7,443	6,4832	7,4492
3. Incentive Fund		17,7365	11,8278	21,5623
4. Early Retirement Fund			8365.64	8365.64
5. Cash Reserves Plus Reserve				
6. GM Common Stock		12,5532	21,3610	18,1752
7. Capital Reserve Fund		11,6800	7,0192	18,7192

Disability INCOME

Monthly Payments

If you become disabled, you may be eligible to receive salary continuation and/or disability benefits of:

1. \$1,174 PER MONTH FOR 11 WEEKS AND \$1,174 PER MONTH FOR THE NEXT 11 WEEKS.

If you remain disabled, you may be eligible for continuing disability benefits from Social Security, totaling \$1,174 per month for 11 months. Benefits may be reduced by combining Social Security benefits of \$645 per month plus GM retirement benefits of \$1,174 per month payable for life.

In addition, you have a dependent spouse and two children under age 18 who are dependent on you for at least 50% of their income, Social Security benefits of \$1,174 per month.

Retirement benefits are projected benefit for employees with ten or more years of credited service.

Plan

Information on this plan can be obtained from your personnel office or by calling 1-800-448-1771, toll-free, Monday through Friday, 8:00 a.m. to 4:30 p.m. Eastern Standard Time.

Monthly retirement payments of \$1,174 per month and a dependent spouse and two children under age 18 who are dependent on you for at least 50% of their income, Social Security benefits of \$1,174 per month.

An only retirement of Personal Accident Insurance.

Entire account balance under GM Savings-Stock Purchase Program, if you have no dependents.

ENTIRE EMPLOYEE STOCK OWNERSHIP ACCOUNT BALANCE.

Survivor BENEFITS

In the event of your death while employed by GM, the following payments will be made to your beneficiary.

Monthly Payments

From the *Annuity Program*:

\$300 to an eligible beneficiary for up to 24 months (\$174 if certain Social Security benefits are payable). Then, after you have a spouse who upon your death, who is at least age 45 or 2 whose age, when added to your years of service totals 65 or more, \$300 a month would be paid until the earlier of age 62 (remarriage) or entitlement to unreduced Social Security because of your death.

From the *Retirement Program*:

A noncontributory benefit of \$107.15 TOTAL.

For your spouse's lifetime, when insurance premiums are paid, the entire benefit is waived.

(3) Contributory benefits of \$1,174 PER MONTH.

This would begin immediately for your spouse's lifetime in lieu of return of contributions.

From *Social Security*:

Social Security could pay a surviving spouse and children as much as \$1,174 PER MONTH.

*Assumes you have been married at least one year and your spouse is the same age as you.

Optional Dependent Benefits:

\$5,000 life insurance—spouse.

\$1,000 life insurance—each child.

NOT ELECTED Personal Accident Insurance.

Long-Term Payments

From the *Annuity Program*:

534.668	Basic Life Insurance
534.668	Optional Life Insurance
167.633	Savings-Stock Purchase account
526.681	Retirement Program contributions
182.955	Social Security death payment
55.551	EMPLOYEE STOCK OWNERSHIP ACCOUNT
5136.523	Total

Plus, if death is accidental, one or more of these additional payments:

\$47,196 Death Accidental Insurance

\$47,300 Extra Accidental Insurance (while on company business)

HOT ELECTED Personal Accident Insurance.

Plus:

GM will pay for health care coverage for your spouse and eligible children if you die while actively employed provided you:

(1) Elect the Retirement Program continuity feature

(2) Have enough to retire voluntarily (except between ages 55 and 60 when your age and credited service total less than 60).

Employee Stock Ownership PLAN

The statement below shows your account status as of December 31, 1980, if you had shares of GM common stock purchased with any voluntary contributions you made and with matching contributions made by GM during 1980 for Plan Year 1979.

ANNUAL STATEMENT OF ACCOUNT

Shares Acquired Net

Year	Shares Acquired Contributions	Year Contributed	On Market Contributions	FAV Contributions	Year Contributed
1975-1978	5,4804			1,0569	4,7333
1979	1,0053	1,0053	9056	9247	
Total	6,4857		1,9624	1,9823	7,7688

*Although the amount contributed by GM to match your voluntary contributions, if any, is the same, the number of shares allocated to your account may be different because the shares are purchased at different times at different market costs. For Plan Year 1979, you and GM each contributed \$4,494.61.

Based on the December 31, 1980 GM common stock price of \$43.25, the market value of your account was \$2,441.62.

Adding it All Up...

The combined GM Benefit Plans add significantly to the total pay you receive for the work you do. On an annualized basis:

YOUR SALARY IS... \$197,300 COST OF LIVING ALLOWANCE... \$2,3162 COST TO GM FOR YOU...

BENEFITS INCLUDING \$1,774 FOR SOCIAL SECURITY... \$9,703 TOTAL... \$213,3954

* \$4,493 WILL BE PAID TO YOU FOR 12 WEEKS OF VACATION, 15 HOLIDAYS AND 4 SUPPLEMENTAL TIME OFF (STO) DAYS.

This personal summary has been prepared for you based on information as of December 31, 1980. Every effort has been made to give you figures that are accurate and up to date. Should you find what you believe to be an error, please bring it to the attention of your Personnel Office.

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit

plan must be determined under the legal documents that apply to each plan.

General Motors does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimated only. If you earned less than the minimum amount payable to Social Security since your Social Security benefits may be lower than the amounts shown in this



1991 PERSONAL BENEFIT SUMMARY YOUR SHARE OF THE GM BENEFIT PROGRAM

GM
Personal Benefit Summary
YOUR SHARE OF THE GM BENEFIT PROGRAM

Based on your personal data as of December 31, 1990

FEbruary 26, 1991

Our Corporation has been going through a very difficult period. Nonetheless, we at GM believe our employees continue to have great opportunities which are among the best in the world. In America's industry, this annual summary serves to remind each of us in a personal way of the high level of protection and security that these benefits place provide for us and our families.

Please take time to review your summary carefully. Also, take special note of the cost to General Motors of providing your benefits. It is a substantial amount and a significant part of your total compensation. But it is not just a cost to GM. It is also an investment—an investment in you—the returns on which are the contributions you are making to help move the aerospace challenges we face as a Corporation.

Douglas B. Sank
 Chairman

Health Care BENEFITS

Basic Coverages

100% of inpatient room, board and care hospital charges for up to 365 days. \$7,000/day in an adjusted daily facility.

100% of covered doctors' charges for surgery, obstetrical, hospital visit, and consultations.

100% of the charge in excess of \$5 for each covered prescription, plus charges for outpatient hospital other than GM, lab, X-ray and dental services.

Health aid services offer no part of services.

Dental Care Coverage
 After one year of service, while you are actively at work, free plan rates.

100% of fees for examinations and cleaning, 20% for fillings, X-rays, and extractions, and 50% for bridges, dentures, and teeth straightening. The maximum dental benefits are \$5,000 per person per year, with a lifetime maximum of \$50,000 per eligible person for dental straightening.

Major Medical Coverage

For expenses not paid by your basic coverage.

85% of any nonprescription medical expenses which exceed the annual deductible amount of \$50 for you or \$75 for your family. Your total out-of-pocket cost for either one individual or your family cannot exceed \$200 per year for each individual.

There is no maximum on lifetime benefits.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ELECTED FOR BASIC, DENTAL, VISION AND MAJOR MEDICAL COVERAGES.

Disability INCOME

Monthly Payments*

If you become disabled you may be eligible to receive disability benefits from several sources. Starting at age 61,012, per month and 27% of salary continuation under disability benefits of \$1,354 PER MONTH FOR 3 WEEKS AND \$1,263 PER MONTH FOR THE NEXT 45 WEEKS.

If you remain disabled, you may also be eligible to receive disability benefits from several sources. Starting at age 61,012, per month and 27% of salary continuation under disability benefits of \$1,354 PER MONTH PLUS GM retirement benefits of \$500 monthly payable for life.

In addition, if you have a dependent spouse and one or more children, they could receive up to \$4,900 per month from Social Security.

*Retirement benefits are projected only for employees with ten or more years of credited service.

- Monthly maintenance payments of basic life insurance following expiration of disability benefits
- Benefits available you had less than 10 years of credited service when you became totally and permanently disabled.
- Monthly maintenance payments of Personal Accident Insurance.
- Future account balances under GM Savings-Stock Purchase Program, including GM's contributions.

Survivor BENEFITS

In the event of your death while employed by GM, the following adjustments will be made to your beneficiary.

Monthly Payments*

From the Retirement Program:

\$530 to an eligible survivor for an 84-month \$175

If certain Social Security benefits are payable, there

are 12 months if you had a spouse who died first.

If you had a spouse who died first, and if not

you had a spouse who died second, then 36 months.

If you had a spouse who died third, then 54 months.

If you had a spouse who died fourth, then 72 months.

If you had a spouse who died fifth, then 90 months.

If you had a spouse who died sixth, then 108 months.

If you had a spouse who died seventh, then 126 months.

If you had a spouse who died eighth, then 144 months.

If you had a spouse who died ninth, then 162 months.

If you had a spouse who died tenth, then 180 months.

If you had a spouse who died eleventh, then 198 months.

If you had a spouse who died twelfth, then 216 months.

If you had a spouse who died thirteenth, then 234 months.

If you had a spouse who died fourteenth, then 252 months.

If you had a spouse who died fifteenth, then 270 months.

If you had a spouse who died sixteenth, then 288 months.

If you had a spouse who died seventeenth, then 306 months.

If you had a spouse who died eighteenth, then 324 months.

If you had a spouse who died nineteenth, then 342 months.

If you had a spouse who died twentieth, then 360 months.

Lump-sum Payments

From the Retirement Program:

\$40,500 Basic Life Insurance

ELECTED Optional Life Insurance

\$5,436 Stocks-Shares Holdership Account

\$0 Retirement Program contributions

\$255 Social Security Death Payment

Total

\$57,191

Plus, if death is accidental, one third of these additional payments

Program survivor benefits and all penalties are waived.

Contributory benefits of:

NOT ELECTED

Wife Death Benefit

Child Death Benefit

Child Death Benefit

Company Death Benefit

Plus, if death is accidental, one third of these additional payments

Program survivor benefits and all penalties are waived.

Contributory benefits of:

NOT ELECTED

Wife Death Benefit

Child Death Benefit

Child Death Benefit

Company Death Benefit

Plus, if death is accidental, one third of these additional payments

Program survivor benefits and all penalties are waived.

Contributory benefits of:

NOT ELECTED

Wife Death Benefit

NOT ELECTED Life Insurance—spouse

NOT ELECTED Life Insurance—each child

NOT ELECTED Personal Accident Insurance

Employee Stock Ownership PLAN



**1983
PERSONAL BENEFIT SUMMARY
YOUR SHARE OF THE GM BENEFIT PROGRAM**

PREPARED FOR:

Based on your personal data as of December 31, 1982

Over the years General Motors has enjoyed tremendous prosperity — prosperity that has been shared with employees through jobs that provide high pay and generous benefits. But, as you know, economic conditions changed and these are not yet prosperous times. Nevertheless, we continue to remain highly competitive with other major companies in our employee benefit programs, and in most respects are second to none in North America. Your benefit program coverages represent a significant part of your total compensation and a very large portion of GM's cost structure. Because of their importance, this 1983 Personal Benefit Summary has been developed for you. In reviewing it, I hope that you will see how the Corporation's investment in you translates to opportunity and protection for you and your family. It is also a reflection of how this company values its salaried employees who are second to none.

Chairman

HEALTH CARE BENEFITS

Basic Medical Care

100% of semiprivate room, board, and other hospital charges for up to 365 days, or 730 days in an approved nursing facility.

100% of covered doctors' charges for surgery, obstetrics, anesthesia, hospital visits, and consultations.

100% of the charge in excess of \$3 for each covered prescription.

100% of the charges for outpatient hospital emergency care, laboratory services, x-rays, and certain other services.

100% of the charges for hearing aids, including tests to measure hearing loss. Also, an allowance is provided for tests to determine the appropriate hearing aid.

Dental Care

While you are actively at work, the plan pays:

100% of fees for examinations and cleanings, 90% for fillings, x-rays, and extractions, and 50% for bridgework, dentures, and teeth straightening. The maximum dental benefits are \$1000 per person per year, with a lifetime maximum of \$600 per eligible person for teeth straightening.

Vision Care

Benefits are provided for examination, lenses and certain frames. Your copayment for each covered individual during any 12 consecutive months generally will not exceed \$12.50 for covered services and materials.

Major Medical

For expenses not paid by your basic coverages.

80% of most remaining medical expenses which exceed the annual deductible amount of \$125 for you or an eligible family member, or \$250 for two or more eligible family members. Your total out-of-pocket cost (for other than outpatient psychiatric care, allergy treatment and chiropractic care) would not be more than \$1,125 per year for each individual, unless the \$50,000 maximum reimbursable amount per year for each individual is exceeded. There is no maximum on lifetime benefits.

**YOU AND ELIGIBLE FAMILY MEMBERS ARE ENROLLED FOR:
BASIC, DENTAL, VISION AND MAJOR MEDICAL COVERAGES.**

RETIREMENT BENEFITS

Through December 31, 1982, your credited service is **9 YEARS AND 11 MONTHS.**

Your contributions are:

Prior to 7-1-77	9275.94
7-1-77 to 10-1-79	\$640.80
After 10-1-79.....	\$1,094.89

If you work for GM until age 65 in 2015 your estimated monthly retirement income would be:

From the Retirement Program	\$825.00
—Noncontributory benefits	\$825.00
—Contributory benefits	\$1,430.00*

From Social Security

—Yourself	\$847.00
—Dependent spouse at age 65NOT MARRIED	
Total Monthly	\$3,102.00

Estimated retirement benefits are based on the assumption that your current pay will stay the same until retirement. Retirement payments are for your lifetime only (if you elect a survivor option, benefits would be reduced).

Estimates of your retirement income at other ages are available upon request from your Personnel Office.

Plus

If you retire from GM (except at employee option between ages 55 and 60 when your age and credited service total less than 85):

- You may take your Savings-Stock Purchase Program account in a lump sum, or convert your account to a lifetime annuity.
- Your health care coverage will be continued for your lifetime.
- A portion of your Life Insurance and Personal Accident Insurance may be continued for your lifetime. Optional Life Insurance may be continued until age 70.

* ASSUMES CONTINUED CONTRIBUTIONS TO AGE 65 AND NO WITHDRAWALS.

DISABILITY INCOME

Monthly Payments

If you become disabled you may be eligible to receive salary continuation and/or disability benefits of

**\$2,913 PER MONTH FOR 13 WEEKS AND
\$1,901 PER MONTH FOR THE NEXT 40 WEEKS.**

If you remain disabled, you may be eligible for continuing disability benefits from several sources, totaling **\$1,666 per month to age 42**. Thereafter, you may be eligible for continuing Social Security benefits of **\$722 per month plus GM retirement* benefits of \$424 per month payable for life.**

In addition, if you have a dependent spouse and one or more children, they could receive up to **\$365** per month from Social Security.

Plus

Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled:

- Monthly installment payments of basic life insurance following expiration of extended disability benefits because you had less than 10 years of credited service when you became totally and permanently disabled.
- Monthly installments of Personal Accident Insurance.
- Entire account balance under GM Savings-Stock Purchase Program, including GM's contributions.

* PLUS ENTIRE EMPLOYEE STOCK OWNERSHIP ACCOUNT BALANCE.

*Retirement benefits are projected only for employees with ten or more years of credited service.

INCOME SECURITY

IF YOU ARE LAID OFF, YOU ARE ELIGIBLE FOR SEMI-MONTHLY PAYMENTS OF **\$1,092.33** UNDER THE LAYOFF BENEFIT PLAN FOR **6 MONTHS**. THEREAFTER, YOU ARE ELIGIBLE FOR SEMI-MONTHLY PAYMENTS OF **\$873.86** FOR **6 MONTHS**. THESE PAYMENTS WILL BE REDUCED BY UNEMPLOYMENT COMPENSATION TO WHICH YOU ARE ENTITLED, STATE DISABILITY BENEFITS AND ANY GM PAY RECEIVED, AND 75% OF ANY EARNINGS RECEIVED FROM ANOTHER EMPLOYER OR FROM SELF-EMPLOYMENT.

INVESTMENT PLANS

Savings-Stock Purchase Program

Total Value of your Account at the end of 1982

U.S. Savings Bonds (at cost)	
Diversified U.S.	
Securities @	
GM Common Stock @ \$62.62.....	\$12,089
Income Fund.....	\$8,231
Equity Index Fund @ \$205.32	\$2,083
Cash.....	
Total	\$22,403

The statement below shows your account status. Shares of GM stock purchased with GM's contributions and with dividends on GM's contributions during 1980, 1981 and 1982 are subject to being "earned out" in accordance with the terms of the Program.

YOUR SAVINGS FROM 1/1/82 THROUGH 7/31/82 = \$1,992.00.

ANNUAL STATEMENT OF ACCOUNT

	Classes Earned Out				Classes Not Earned Out
	Through 1980	1980	1981	1982	
Your Savings	\$2,556	\$2,919	\$3,209	\$3,425	\$12,109
1. U.S. Savings Bonds					
2. Diversified U.S. Securities					
3. GM Common Stock	29.9285	34.5537	38.1045	102.5867	
4. Income Fund	\$4,397.20	\$1,958.50	\$1,875.76		\$8,231.26
5. Equity Index Fund				10.1471	10.1471
Cash Balance Plus Interest					
6. GM Common Stock	32.5489	20.7323	22.8625	76.1437	
7. GM Common Stock	8.5869	4.2865	1.4365	14.3099	

Employe Stock Ownership Plan

The statement below shows your account status as of December 31, 1982. It includes shares of GM common stock purchased with any voluntary contributions you made, and with matching contributions made by GM during 1982 for Plan Year 1981.

ANNUAL STATEMENT OF ACCOUNT

Plan Year	Shares Purchased With				
	GM Automatic Contribution	*Year Contribution	GM Matching Contribution	All Dividends	Total Shares
1975-1980	9.2035			2.6943	11.8978
1991	3.0067			.0302	3.0369
Total	12.2102			2.7245	14.9347

*Although the amount contributed by GM to match your voluntary contribution, if any, is the same, the number of shares allocated to your account may be different because the shares are purchased at different times at different market costs. For Plan Year 1981, you and GM contributed Based on the December 31, 1982 GM common stock price of \$62.62 the market value of your account was \$935.29.

Personal Retirement Income Plan

You may contribute up to \$2000 annually (\$2250 if you have a non-working spouse, \$4000 if you have a working spouse who earns at least \$2000 annually) to an Individual Retirement Account (IRA). Through the convenience of payroll deductions, you can make contributions to the Personal Retirement Income Plan, sponsored by Putnam Fund Distributors, Inc. The amount you contribute is deductible from your gross income for Federal tax purposes. If you enrolled in the Personal Retirement Income Plan an annual statement of your account has been provided to you by Putnam

SURVIVOR BENEFITS

In the event of your death while employed by GM, the following payments would be made to your beneficiary.

Monthly Payments*

From the Insurance Program:

\$300 to an eligible survivor, for up to 24 months (\$175 if certain Social Security benefits are payable). Thereafter, your spouse who, upon your death, was 1) at least age 45 or 2) whose age, when added to your years of service, totals 55 or more, would be paid \$300 a month until the earlier of age 62, remarriage or entitlement to unreduced Social Security because of your death.

From the Retirement Program:

A noncontributory benefit of **NOT MARRIED**

For your spouse's lifetime when Insurance Program survivor benefits are not payable or are waived. Contributory benefits of **NOT MARRIED**

would begin immediately for your spouse's lifetime in lieu of return of contributions.

From Social Security:

Social Security could pay a surviving spouse and children as much as **NOT MARRIED**.

*Assumes you have been married at least one year and your spouse is the same age as you.

Optional Dependent Insurance:

NOT ELECTED Life Insurance—spouse

NOT ELECTED Life Insurance—each child

Contributory Personal Accident Insurance, which provides additional coverage for death, dismemberment, and certain other conditions resulting from bodily injury sustained in an accident, also is available to you.

ADDING IT ALL UP

The combined GM Benefit Plans add significantly to the total pay you receive for the work you do. On an annualized basis,

YOUR SALARY IS.....	\$36,420
COST OF LIVING ALLOWANCE..	\$6,534
BENEFITS INCLUDING \$2,341	
FOR SOCIAL SECURITY.....	\$9,562
TOTAL.....	\$44,516*

* YOU ARE ELIGIBLE FOR 3.5 WEEKS OF VACATION, AND 11 HOLIDAYS IN 1983, AT A COST OF \$3,831 TO GM.

GM's cost for your benefits is even higher than indicated, because you enjoy many benefits for which costs have not been calculated for this statement. These include:

- Salary continuation payments
- Unemployment and Workers Compensation
- Tuition Refund Plan
- GM layoff or separation allowance benefits
- Suggestion Plan
- New Vehicle Purchase Program

This personal summary has been prepared for you based on information as of December 31, 1982. Every effort has been made to give you figures that are accurate and up to date.

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit program must be determined under the legal documents that apply to each plan.

General Motors does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown above.

INVESTMENT PLANS

Savings-Stock Purchase Program

Total Value of your Account at the end of 1982

U.S. Savings Bonds (at cost)	
Diversified U.S.	
Securities @ GM Common Stock @	
Income Fund.....	
Equity Index Fund @ Cash.....	
Total	

The statement below shows your account status. Shares of GM stock purchased with GM's contributions and with dividends on GM's contributions during 1980, 1981 and 1982 are subject to being "earned out" in accordance with the terms of the Program.

NOT ELECTED

ANNUAL STATEMENT OF ACCOUNT

		Classes Earned Out		Classes Not Earned Out		TOTAL
		Through 1979	1980	1981	1982	
Your Savings						
1. U.S. Savings Bonds						
2. Diversified U.S. Securities						
3. GM Common Stock	UNITS	UNITS	UNITS	UNITS	UNITS	UNITS
4. Income Fund	SHARES	SHARES	SHARES	SHARES	SHARES	SHARES
5. Equity Index Fund	UNITS	UNITS	UNITS	UNITS	UNITS	UNITS
Cash Balance Plus Interest						
Purchased with Your Savings and earnings on Your Savings						
GM Common Stock	SHARES	SHARES	SHARES	SHARES	SHARES	SHARES
Purchased with GM Contributions						
GM Common Stock	SHARES	SHARES	SHARES	SHARES	SHARES	SHARES
Purchased with all Dividends						
GM Common Stock	SHARES	SHARES	SHARES	SHARES	SHARES	SHARES

Employe Stock Ownership Plan

The statement below shows your account status as of December 31, 1982. It includes shares of GM common stock purchased with any voluntary contributions you made, and with matching contributions made by GM, during 1982 for Plan Year 1981.

ANNUAL STATEMENT OF ACCOUNT

Shares Purchased With

Plan Year	GM Automatic Contribution	*Your Contribution	*GM Matching Contribution	All Dividends	Total Shares
1975-1980	11,7164	3,2434	2,7974	4,8183	22,6055
1981	3,0066	2,2831	2,7108	3,0600	8,0605
Total	14,7230	5,5265	5,5082	4,9083	30,6660

*Although the amount contributed by GM to match your voluntary contribution, if any, is the same, the number of shares allocated to your account may be different because the shares are purchased at different times at different market costs. For Plan Year 1981, you and GM contributed \$258.24. Based on the December 31, 1982 GM common stock price of \$62.62, the market value of your account was \$1,920.46.

Personal Retirement Income Plan

You may contribute up to \$2000 annually (\$2250 if you have a non-working spouse, \$4000 if you have a working spouse who earns at least \$2000 annually) to an Individual Retirement Account (IRA). Through the convenience of payroll deductions, you can make contributions to the Personal Retirement Income Plan, sponsored by Putnam Fund Distributors, Inc. The amount you contribute is deductible from your gross income for Federal tax purposes. If you

RETIREMENT BENEFITS

Through December 31, 1982, your credited service is **12 YEARS AND 5 MONTHS.**

Your contributions are:

Prior to 7-1-77	\$358.56
7-1-77 to 10-1-79	\$790.20
After 10-1-79	\$1,297.05

If you work for GM until age 65 in 2012, your estimated monthly retirement income would be:

From the Retirement Program	\$806.00
—Noncontributory benefits	\$806.00
—Contributory benefits	\$1,693.00*
From Social Security	\$835.00
—Yourself	\$835.00
—Dependent spouse at age 65	\$418.00
Total Monthly	\$3,752.00

Estimated retirement benefits are based on the assumption that your current pay will stay the same until retirement. Retirement payments are for your lifetime only (If you elect a survivor option, benefits would be reduced).

Estimates of your retirement income at other ages are available upon request from your Personnel Office.

Plus

If you retire from GM (except at employee option between ages 55 and 60 when your age and credited service total less than 85):

- You may take your Savings-Stock Purchase Program account in a lump sum, or convert your account to a lifetime annuity.
- Your health care coverage will be continued for your lifetime.
- A portion of your Life Insurance and Personal Accident Insurance may be continued for your lifetime. Optional Life Insurance may be continued until age 70.

* ASSUMES CONTINUED CONTRIBUTIONS TO AGE 65 AND NO WITHDRAWALS.

DISABILITY INCOME

Monthly Payments

If you become disabled you may be eligible to receive salary continuation and/or disability benefits of

\$3,258 PER MONTH FOR 26 WEEKS AND

\$2,160 PER MONTH FOR THE NEXT 27 WEEKS.

If you remain disabled, you may be eligible for continuing disability benefits from several sources, totaling

\$1,903 per month to age 65. Thereafter, you may be eligible for continuing Social Security benefits of **\$705 per month plus GM retirement* benefits of \$539 per month payable for life.**

In addition, if you have a dependent spouse and one or more children, they could receive up to **\$353** per month from Social Security.

Plus

Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled:

- Monthly installment payments of basic life insurance following expiration of extended disability benefits because you had less than 10 years of credited service when you became totally and permanently disabled.
- Monthly installments of Personal Accident Insurance.
- Entire account balance under GM Savings-Stock Purchase Program, including GM's contributions.

* PLUS ENTIRE EMPLOYEE STOCK OWNERSHIP ACCOUNT BALANCE.

*Retirement benefits are projected only for employees with ten or more years of credited service.

INCOME SECURITY

IF YOU ARE LAID OFF, YOU ARE ELIGIBLE FOR SEMI-MONTHLY PAYMENTS OF **\$1,221.70** UNDER THE LAYOFF BENEFIT PLAN FOR 6 MONTHS. THEREAFTER, YOU ARE ELIGIBLE FOR SEMI-MONTHLY PAYMENTS OF **\$977.36** FOR 18 MONTHS. THESE PAYMENTS WILL BE REDUCED BY UNEMPLOYMENT COMPENSATION TO WHICH YOU ARE ENTITLED, STATE DISABILITY BENEFITS AND ANY GM PAY RECEIVED, AND 75% OF ANY EARNINGS RECEIVED FROM ANOTHER EMPLOYER OR FROM SELF-EMPLOYMENT.

EMPLOYEES WITH 15 OR MORE YEARS OF SERVICE AT THE TIME OF LAYOFF (10 OR MORE YEARS IF THE LAYOFF IS DUE TO A PLANT CLOSING) MAY BE ELIGIBLE TO RECEIVE INCOME PROTECTION PLAN BENEFITS AFTER LAYOFF BENEFIT PLAN PAYMENTS END. BENEFITS CAN CONTINUE UNTIL RETIREMENT, OR UP TO AGE 62, WHICHEVER COMES FIRST. DEPENDING ON YEARS OF SERVICE, SEMI-MONTHLY INCOME WOULD RANGE FROM 50% TO 60% OF BASE PAY AND COLA AS OF THE LAST DAY WORKED, INCLUDING ANY EARNINGS AND STATUTORY BENEFIT ENTITLEMENT.

SURVIVOR BENEFITS

(part 3) Pg 16 of 26

In the event of your death while employed by GM, the following payments would be made to your beneficiary:

Monthly Payments*

From the Insurance Program:

\$300 to an eligible survivor, for up to 24 months (\$175 if certain Social Security benefits are payable). Thereafter, your spouse who, upon your death, was 1) at least age 45, or 2) whose age, when added to your years of service, totals 55 or more, would be paid \$300 a month until the earlier of age 62, remarriage or entitlement to unreduced Social Security because of your death.

From the Retirement Program:

A noncontributory benefit of **NOT ELIGIBLE**

for your spouse's lifetime when Insurance Program survivor benefits are not payable or are waived.

(B) Contributory benefits of **\$148 PER MONTH** would begin immediately for your spouse's lifetime in lieu of return of contributions.

From Social Security:

Social Security could pay a surviving spouse and children as much as **\$1,277 PER MONTH**.

* Assumes you have been married at least one year and your spouse is the same age as you.

Optional Dependent Insurance:

\$50,000 Life Insurance—spouse
\$10,000 Life Insurance—each child

Contributory Personal Accident Insurance, which provides additional coverage for death, dismemberment, and certain other conditions resulting from bodily injury sustained in an accident, also is available to you.

Lump-sum payments

\$79,100	Basic Life Insurance
\$197,700	Optional Life Insurance
	Savings-Stock Purchase Program
SEE (B)	Retirement Program contributions
\$255	Social Security death payment
\$1,920	EMPLOYEE STOCK OWNERSHIP

\$278,975 Total

Plus, if death is accidental:	
\$39,550	Extra Accident Insurance
\$39,550	Extra Accident Insurance (while on company business)

Plus

GM will pay for health care coverages for your spouse and eligible children if you die while actively employed provided you:

- 1) Elected the Retirement Program contributory surviving spouse option and had 10 years or more of credited service, or
- 2) Were eligible to retire voluntarily (except between ages 55 and 60 when your age and credited service total less than 85).

ADDING IT ALL UP

The combined GM Benefit Plans add significantly to the total pay you receive for the work you do. On an annualized basis,

YOUR SALARY IS	\$34,560
COST OF LIVING ALLOWANCE	\$4,534
BENEFITS INCLUDING \$2,391	
FOR SOCIAL SECURITY	\$11,752
TOTAL	\$50,846*

* YOU ARE ELIGIBLE FOR 3.5 WEEKS OF VACATION, AND 11 HOLIDAYS IN 1983, AT A COST OF **\$4,285** TO GM.

GM's cost for your benefits is even higher than indicated, because you enjoy many benefits for which costs have not been calculated for this statement. These include:

- Salary continuation payments
- Unemployment and Workers Compensation
- Tuition Refund Plan
- GM layoff or separation allowance benefits
- Suggestion Plan
- New Vehicle Purchase Program .

This personal summary has been prepared for you based on information as of December 31, 1982. Every effort has been made to give you figures that are accurate and up to date.

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit program must be determined under the legal documents that apply to each plan.

General Motors does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown above.



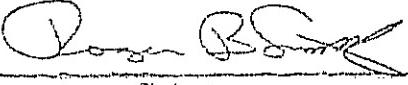
1983 PERSONAL BENEFIT SUMMARY YOUR SHARE OF THE GM BENEFIT PROGRAM

PREPARED FOR:

Based on your personal data as of December 31, 1982

Over the years General Motors has enjoyed tremendous prosperity — prosperity that has been shared with employees through jobs that provide high pay and generous benefits. But, as you know, economic conditions changed and these are not yet prosperous times. Nevertheless, we continue to remain highly competitive with other major companies in our employee benefit programs, and in most respects are second to none in North America.

Your benefit program coverages represent a significant part of your total compensation and a very large portion of GM's cost structure. Because of their importance, this 1983 Personal Benefit Summary has been developed for you. In reviewing it, I hope that you will see how the Corporation's investment in you translates to opportunity and protection for you and your family. It is also a reflection of how this company values its salaried employees who are second to none.



Chairman

HEALTH CARE BENEFITS

Basic Medical Care

100% of semiprivate room, board, and other hospital charges for up to 365 days, or 730 days in an approved nursing facility.

100% of covered doctors' charges for surgery, obstetrics, anesthesia, hospital visits, and consultations.

100% of the charge in excess of \$3 for each covered prescription.

100% of the charges for outpatient hospital emergency care, laboratory services, x-rays, and certain other services.

100% of the charges for hearing aids, including tests to measure hearing loss. Also, an allowance is provided for tests to determine the appropriate hearing aid.

Dental Care

While you are actively at work, the plan pays:

100% of fees for examinations and cleaning, 90% for fillings, x-rays, and extractions, and 50% for bridgework, dentures, and teeth straightening. The maximum dental benefits are \$1000 per person per year, with a lifetime maximum of \$800 per eligible person for teeth straightening.

Vision Care

Benefits are provided for examination, lenses and certain frames. Your copayment for each covered individual during any 12 consecutive months generally will not exceed \$12.50 for covered services and materials.

Major Medical

For expenses not paid by your basic coverages:

80% of most remaining medical expenses which exceed the annual deductible amount of \$125 for you or an eligible family member, or \$250 for two or more eligible family members. Your total out-of-pocket cost (for other than outpatient psychiatric care, allergy treatment and chiropractic care) would not be more than \$1,125 per year for each individual, unless the \$50,000 maximum reimbursable amount per year for each individual is exceeded. There is no maximum on lifetime benefits.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ENROLLED FOR:
BASIC, DENTAL, VISION AND MAJOR MEDICAL COVERAGES.

HEALTH CARE BENEFITS

This Exhibit D lists health care programs provided specifically for you and your eligible dependents against a wide range of health care needs.

Generally, basic hospital, surgical, medical, prescription drug, and dental benefits are provided through this plan. This includes a Group Plan (GPI), Dental, Long-Term Disability, and Health Care 2000. Also, are provided. If you pay part of the cost, additional coverage is available through the Comprehensive Hospital Expenses Insurance Program (CAHCEP). Upon the request of GICF, you are offered a choice among, among three health care options, to the extent they are available in your area:

- The Traditional Insurance option
- The Preferred Provider Organization (PPO) option
- The Health Maintenance Organization (HMO) option

All of the options, Weber's health care programs, are designed to provide quality health care on an compassionate basis. All options include dental, hospitalization, medical, prescription drugs, and vision care.

You can also choose:

• Your HMO employing unit.

FLEXIBLE COMPENSATION PROGRAM

This Flexible Compensation Program gives you several options to customize to your total compensation. For example, you can receive half of your base salary as a cash advance and half in a flexible account for health care expenses and/or dental expenses for each year. You can purchase supplemental extended disability benefit coverage if you have under 10 years of service. You can use the tax dollars from your 20% of your contributions (if any) for Comprehensive Medical Benefits Insurance Program (CMIP), Health Maintenance Organization (HMO), and/or Health Care coverage for sponsored dependents. With certain contributions, soon you may, or both, you can establish a Health Care, Retirement Care, and/or Legal Services funding account. These spending accounts enable you to take specified expenses in a tax-effective manner.

Effect on their benefits

Although many pre-tax contributions to FLEX will lower your tax due for income tax purposes, they will not lower your tax for determining participating plan benefits, such as:

- Retirement benefits
- Savings Stock Purchase Program (SSPP)
- Life insurance
- Disability benefits

However, there would be a reduction in SSPP contribution to your Employer's Stock Ownership Plan account, since federal law requires this deduction to be based on your taxable earnings.

INVESTMENT PLANS

In 1983 GM paid a dividend of one share of new Class H Stock on each 20 shares of GM stock held by GICF notwithstanding. When this statement was prepared, these shares had not yet been proportioned to reflect dividends received by GICF and ESOP members.

DISABILITY INCOME

Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled.

- Monthly Disablity Benefit of basic life insurance following expiration of extended disability benefits because you had less than 10 years of combined service when you became totally and permanently disabled.
- Monthly indemnities of Federal Accident Insurance.

EMERGENCY ACCIDENT INSURANCE

Entire accident balances under GM Savings Stock Purchasing Program, including GM's contribution:

- This entire Emergency Stock Purchase Plan Account balance.

PERSONAL RETIREMENT INCOME PLAN

You may contribute up to 20% annually (\$2250) if you have a non-working spouse, which you have a working spouse with rights at least \$200 annually for Individual Retirement Account (IRA). Through Participating selected plan participants you can make contributions to Personal Retirement Income Plans governed by DuMont Lead Trust-Bullett, Inc. The individual contributions is deductible from your gross income for Federal tax purposes. If you are married in the Personal Retirement Income Plan an annual statement of your account has been provided to you by Bullett.

INCOME SECURITY

NOTE

This personal summary has been updated for you dated on date indicated on this page. On or before December 31, 1985.

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit package must be determined under the legal documents that apply to each plan.

General Notice states, "We do not have access to your non-labor earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. If you receive less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown on the reverse side."

HEALTH CARE BENEFITS

This General Motors health care integrates provides protection for you and your eligible dependents against a wide range of health care expenses.

Generally, basic hospital, surgical, medical, dental, optical, life, hearing aid, and vision benefits are provided through "The General GM Life Plan". Dental, assistance claims, eye, vision, hearing aids and medical services also are provided. If you pay part of the cost, additional coverage is available through the Complimentary Medical Benefits Program (CMBP). If you are covered by CMBP, you are offered a choice, directly, or indirectly, source health care options, to the extent they are available in your area:

- the Traditional Health Care option;
- the Preferred Provider Organization (PPO) option;
- the Health Maintenance Organization (HMO) option.

All of the General Motors Health Care programs are designed to provide quality care on a fee-for-service basis. Detailed materials concerning benefits provided under each option are available at the Personnel Office of your GM employer unit.

FLEXIBLE COMPENSATION PROGRAM

The Flexible Compensation Program allows several options to gain total compensation. For example, you can trade-in half of your GM and GM affiliated insurance coverage for dental insurance and/or dental coverage for credit or cash. You can increase Supplemental Extraordi-nary Benefits (SEB) coverage if you have under 10 years' service. You can reduce tax efficient plan your plan for long term contribution to 5% for the Employees' or Medical Expenses Insurance Program (CEEP), a Health Maintenance Organization (HMO) and/or health care coverage for expanded dependents. With GM's contributions for both pay or both, you can establish a Health Care, Retirement Care, and/or a Health Services spending account. The spending accounts enable you to cover specific expenses in a tax effective manner.

Retirement Benefits

Although GM's plan contributions to FLEX will lower your pay for income tax purposes, they will not lower your pay for determining pay-related GM benefits, such as:

- Retirement benefits;
- Advance Stock Purchase Programs (ASPP);
- Life Insurance;
- Disability benefits.

However, there would be a reduction in GM's contribution to your Employee Stock Ownership Plan account, which federal law requires that contribution to be based on your taxable earnings.

INCOME PROTECTION PLAN

Classified employees with 15 or more years of service at the time of layoff, 10 or more years of service if the layoffs is due to a plant closing, can be eligible to receive Income Protection Plan (IP) benefits after exhausting benefit entitlement under the Layoff Benefit Plan (LBP). IP benefits can continue until the employee retires, or other general Motors employment becomes available. Depending on the employee's years of service, supplemental income benefits can range from 70% to 100% of the employee's base pay as of the last day worked, reduced by any earnings received. voluntary benefits received prior to GM retirement, personal benefits for which the employee becomes eligible.

RETIREMENT BENEFITS

If you have not selected any plans or coverage under the Retirement Equity Act (REA), you may now have this coverage in effect for your eligible spouse. At that point, your lifetime monthly Part A basic retirement benefit will be reduced permanently for each year this coverage is in effect, in accordance with the relevant schedule.

Percentage Reduction of Your Monthly Part A Basic Benefit for Each Year in Which the Following Schedule
GM Pres-Employment Survivor Coverage is in Effect:

Years	1	2	3	4	5	6	7	8	9	10
Under 44	15%	25%	35%	45%	55%	65%	75%	85%	95%	105%

DISABILITY INCOME

Depending on your eligibility and enrollment status, clear benefits may be provided if you are totally and permanently disabled. Enrollment:

Monthly payments of basic life insurance following exhaustion of standard disability benefits because you have less than 10 years of credited service when you become totally and permanently disabled.

Daily disability benefits of Personal Accident Insurance:

- From amount earned under GM Savings Stock Purchase Program, including GM's contributions.

- Entire Employee Stock Ownership Plan account balance.

PERSONAL RETIREMENT INCOME PLAN

You may contribute up to \$200 annually (\$2206 annually for Individual Retirement Account (IRA)). Through the combination of payroll deductions, you can make monthly contributions to the Personal Retirement Income Plan sponsored by General Motors Foundation. You may contribute up to \$500 annually for the GM Retirement Fund. Contributions made to the GM Retirement Fund will not be deductible from your gross income or from net tax expenses.

PERCENT OF THE ADJUSTABLE

ADJUSTABLE ANNUAL PAYMENT

PERCENTAGE	AMOUNT*
5	\$100
25.00% or less	\$100
25.00% - 30.00%	\$100 to \$100
30.00% - 35.00%	\$50 to \$60
35.00% - 40.00%	\$100
40.00% - 45.00%	\$100 to \$50
45.00% - 50.00%	\$50 to \$0
50.00% and over	\$0

*Taking family.

NOTE

This general summary has been prepared for you based on data as of December 31, 2006.

Eligibility for benefits and the actual amount of payment under any GM plan may differ from the amounts summarized under the legal documents that apply to each plan. General Motors Corporation reserves the right to amend, change or terminate the plans and prior terms contained in the statement.

General Motors does not have access to your charitable earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown on this statement.